United States Department of Agriculture



# RURAL DEVELOPMENT



Increasing Economic Opportunity and Improving the Quality of Life for Rural America



### On the cover:

A USDA Rural Development
Community Facilities Grant and
Louisiana Community Development
Block Grant made this new fire truck
possible for the Village of Cankton,
Louisiana. This fire truck, along with
the Village's recently-completed water
tower and new fire hydrants, will help
lower the community's fire rating and
provide much-needed fire protection
services.

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### From the State Director

"From public safety and health to housing and jobs, USDA Rural Development's financial programs are far-reaching and life-changing."

Michael B. Taylor



January 2004

Dear Readers,

I am pleased to share USDA Rural Development's 2003 Annual Report for Louisiana. Within the pages of this report you will find information on federal dollars invested in rural housing, business, and community projects. However, I challenge you to look beyond the dollars to the lives impacted. For every project dollar you see invested, you will find hundreds, if not thousands, of Louisiana's rural residents benefiting from new or improved water and waste systems, new businesses, new jobs, improved housing opportunities, and essential community facilities.

USDA Rural Development strives to improve the quality of life for rural families—and we are succeeding in Louisiana! During President George W. Bush's administration, USDA Rural Development has utilized more than \$702 million to improve the quality of life for more than \$160,000 rural families in Louisiana. During Fiscal Year 2003, over \$223 million was invested in Louisiana:

- \$141 million to provide safe, decent, sanitary homes for rural families through single family housing and rural rental housing.
- \$45 million to provide rural families and businesses with new or improved water systems, waste collection and treatment systems, and to provide rural communities with essential facilities, such as fire and rescue equipment, schools, hospitals, and libraries.
- \$37.7 million to create jobs and stimulate rural economies by providing financial backing for rural businesses.

From public safety and health to housing and jobs, USDA Rural Development's financial programs are far-reaching and life-changing. I invite you to review the pages of this report and see how USDA Rural Development is improving the quality of life in Louisiana.

Sincerely,

Michael B. Taylor State Director

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USDA Rural Development - Louisiana





# USDA Rural Development could build a community from the ground up!

Community Programs provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, waste systems, solid waste, and storm drainage facilities. Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives.

Business Programs help create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or non-profit entities, Indian tribes or federally-recognized tribal groups, and municipalities. In addition, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.

### **Single Family Housing**

**Programs** provide homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

### **Multi-Family Housing**

Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In addition, deep subsidy rental assistance is available to eligible families.



Summary of Program Purposes	Land and Building	Machinery and Equipment	Working Capital	Infrastructure	Training and/or Technical Assistance
Hou	sing Progra	ms	1		
Section 502 - Direct Loan	*				
Section 502 - Guaranteed Loan	*				
Section 504 - Loan/Grant	*				
Rural Rental Housing - Guaranteed Loan	*			*	
Rural Rental Housing - Direct Loan	*			*	
Farm Labor Housing - Loan/Grant	*			*	
Housing Preservation Grant	*	*	*	*	*
Busi	ness Progra	ms			
Business and Industry - Guaranteed Loan	*	*	*	*	
Rural Business Enterprise Grant	*	*	*	*	*
Intermediary Relending Loan	*	*	*	*	
Rural Business Opportunity Grant					*
Rural Economic Development Loan and Grant	*	*	*	*	*
Comn	nunity Progr	ams			
Water and Sewer - Loan/Grant	*	*	*	*	
Water and Sewer - Guaranteed Loan	*	*	*	*	
Solid Waste Management Grant					*
Distance Learning and Telecommunications Loan/Grant		*		*	
Technical Assistance and Training Grant					*
Community Facilities - Direct Loan/Grant	*	*	*		
Community Facilities - Guaranteed Loan	*	*	*		

# U.S. Department of Agriculture

### "As we look to the future, we remain dedicated to ensuring that investments in rural Louisiana continue to bring new economic opportunities and an improved quality of life to rural families and communities."

**Ann M. Veneman**Secretary
U.S. Department of Agriculture

### Secretary's Report

# Office of the Secretary United States Department of Agriculture Washington, DC

The Bush Administration has made great strides in supporting investments in America's rural communities. From the successful implementation to the 2002 Farm Bill to passage of the Healthy Forest Restoration Act, President Bush's policies are helping strengthen the economic health of rural America.

In 2003, we saw record net cash farm income, which is expected to total \$65 million, up 33 percent over 2002, and strong exports, which are expected to reach \$56.2 billion for 2003. The demand for farm products is being spurred by the President's tax cuts, low interests rates and inflation, and decline in the value of the dollar. Expanding payrolls and declining unemployment in the coming year are expected to further accelerate food demand.



Also fueling this growth are the programs being implemented by USDA's Rural Development. Through USDA's Rural Development programs, it is estimated that over 510,000 jobs have been created or saved since the beginning of the Bush Administration. USDA has invested nearly \$2.5 billion for rural business development in the form of loans, grants, and technical assistance.

We are also working with local communities to build and strengthen economic development partnerships with state and local governments. Some \$183 million has been invested in Empowerment Zones and Enterprise Communities (EZ/ECs). This investment is complemented by the leveraging of USDA funds to help attract \$422 million in other federal investments and \$739 million in non-federal investments to EZ/ECs and other supported communities.

To improve economic and community development opportunities in underserved rural areas, the Administration has entered into agreements with 20 National Centers of Excellence and Historically Black Colleges and Universities to advance business development through improved information technologies and entrepreneurial skills training.

Major investments have been made in developing value-added industries, with a focus on promoting renewable energy. Over \$35 million has been provided to support the development and marketing of renewable energy and the creation of energy efficient systems in rural areas.

Rural infrastructure, such as education, health care, telecommunications, water treatment, and community facilities, has been supported by more than \$13 billion in grants and loans. More than \$10.2 billion has been invested in rural housing, much of which supports the President's ambitious goal to increase minority homeownership by 5.5 million by 2010.

As we look to the future, we remain dedicated to ensuring that investments in rural Louisiana continue to bring new economic opportunities and an improved quality of life to rural families and communities.

### Ann M. Veneman

Secretary

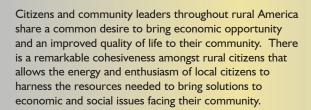
United States Department of Agriculture





### Under Secretary's Report

Office of the Under Secretary for Rural Development
United States Department of Agriculture
Washington, DC



As rural America's venture capital bank, USDA Rural Development seeks to support local efforts by providing financing to create housing, business development, technology and community infrastructure, and essential community facilities. Over the last year, the Bush Administration, through USDA Rural Development, has provided over \$13 billion in capital financing to assist rural citizens and communities invest in their future.

USDA Rural Development capital investments in FY 2003 include: assisting over 43,000 families realize their dream of homeownership; assisting over 100 rural agri-businesses with financing of energy efficiency and renewable energy systems that support energy independence for America and that support President Bush's national energy plan; assisting with the financing of over 12,000 business ventures to create or save nearly 90,000 jobs; and assisting with the financing of community infrastructure and facilities that will benefit an estimated 7 million rural citizens. In total, over 350,000 jobs are expected to be created or saved as a result of the financing provided by USDA Rural Development.

USDA Rural Development has a dedicated team of professionals with over 40 financial and technical assistance programs available to assist rural communities improve their economic opportunities and quality of life.

I encourage you to contact our staff in Louisiana to learn more about ways that USDA Rural Development can be of assistance to you and your community.

### Gilbert Gonzalez

Acting Under Secretary for Rural Development
United States Department of Agriculture



"USDA Rural **Development has** a dedicated team of professionals with over 40 financial and technical assistance programs available to assist rural communities improve their economic opportunities and an improved quality of life."

### Gilbert Gonzalez

Acting Under Secretary for Rural Development U.S. Department of Agriculture



### Community



### **Community Programs**

provide loans and grants and loan guarantees for water and environmental projects, as well as community facilities projects. Water and environmental projects include water systems, waste systems, solid waste, and storm drainage facilities. Community facilities projects develop essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, as well as many other community-based initiatives.

### Fiscal Year 2003

During Fiscal Year 2003, **Community Programs** provided financial resources to assist 72 rural communities/organizations in Louisiana provide essential services to their citizens. In addition, \$3,364,962 in leveraged funds were provided to these same rural communities, benefiting over 49,795 rural families in Louisiana.

Water and Waste Systems

Community Facilities

Essential Community Systems and Services

### **Business**



### **Business Programs** help

create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans, grants, and loan guarantees are available to any legally-organized entity, including cooperatives, partnerships, profit or nonprofit entities, Indian tribes or federally-recognized tribal groups, and municipalities. In addition, a wide range of technical assistance is provided to cooperatives and people interested in forming new cooperatives.

### Fiscal Year 2003

During Fiscal Year 2003, eight Business and Industry Loans were approved, seven Rural Business Enterprise Grants were awarded, one Intermediary Relending Program was funded, and one Armament Retooling and Manufacturing Support Program Ioan was awarded. As a result of Rural Development **Business Programs**, 352 jobs were created, and 669 jobs were saved.

Businesses

Jobs

Community and Economic Development





### Water and Waste

Loans	23 Loans	\$20,594,600
Grants	16 Grants	\$13,332,307
Total	24 Projects	\$33,926,907

### **Solid Waste Management**

Grants	1 Grant	\$100,000			
Distance Learning and Telemedicine					
Grants	1 Grant	\$262,000			
Community Connect Broadband					
Grants	3 Grants	\$1,021,668			

### **Community Facilities**

Loans	13 Loans	\$6,536,470
Loan Guarantees	2 Loan Guarantees	\$1,653,220
Grants	35 Grants	\$1,432,894
Total	42 Projects	\$9,622,584

During Fiscal Year 2003, USDA Rural
Development invested \$44,933,159 in loans and
grants in rural areas of Louisiana through
Community Programs.

Almost \$45 million invested in rural Louisiana through Community Programs



### **Business-Cooperative Services**

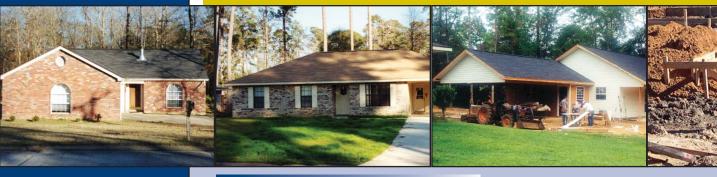
Business and Industry Guaranteed Loans	\$19,785,580
ARMS*	\$16,500,000
Intermediary Relending Program	\$750,000
Rural Business Enterprise Grant	\$737,000
Total	\$37,772,580

\*Armament Retooling and Manufacturing Support Program

During Fiscal Year 2003, USDA Rural
Development invested \$37,772,580 in loans and
grants in rural areas of Louisiana through
Business Programs.

Almost \$38 million invested in rural Louisiana through Business Programs

### Single Family Housing



## Single Family Housing Programs provide

homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

### Fiscal Year 2003

During Fiscal Year 2003, **Single Family Housing Programs** provided new housing opportunities to 1,264 families, refinancing at lower interest rates to 28 families, and home improvement loans/grants to 252 homeowners. In addition, through the direct program, funds were leveraged with other lenders; thus, securing funds in the amount of \$2,326,044. This resulted in Rural Development assisting 33 additional families. Of the 334 direct loans, 127 loans, or 38.2 percent, were leveraged.

**New Homes** 

Home Refinancing

Home Improvements

Decent, Safe, Sanitary Housing

### Multi-Family Housing



### **Multi-Family Housing**

Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. In addition, deep subsidy rental assistance is available to eligible families.

### Fiscal Year 2003

During Fiscal Year 2003, **Multi-Family Housing Programs** assisted 1,572 family and elderly households; rehabilitated four multifamily properties utilizing \$4,210,132 in direct loan funds; utilized \$536,537 to assist in repairs of 70 single family dwellings; and provided \$22,100,848 in deep subsidy rental assistance to 1,269 households.

Rental Housing

Deep Subsidy Rental Assistance

Housing Repairs

Affordable Multi-Family Rental Housing





**Section 502 Direct Programs** 

Very Low Income	193 Loans	\$13,302,971
Low Income	141 Loans	\$10,665,210
Total	334 Loans	\$23,968,181

Section 504 Direct Loan/Grant Programs

504 Loans	120 Loans	\$876,107		
504 Grants	132 Grants	\$801,979		
Total	252 Loans and Grants	\$1,678,086		

Section 502 Guaranteed Rural Housing (GRH) Program

		,
GRH Purchase	930 Loans	\$85,837,846
GRH Refinance	28 Loans	\$2,606,254
Total	958 Loans	\$88 444 100

During Fiscal Year 2003, USDA Rural Development invested \$114,090,367 in housing loans and grants in rural areas of Louisiana through Single Family Housing Programs.

Over \$114 million invested in rural Louisiana through Single Family Housing Programs



Section 515 Rural Rental Housing

Pohobilitation	222 Unito	\$4.210.122
Rehabilitation	233 Units	\$4.210.132

Section 521 Rental Assistance

Family	622 Units	\$12,733,584
Elderly	389 Units	\$6,343,423
Servicing	258 Units	\$3,023,841
Total	1,269 Units	\$22,100,848

**Section 533 Housing Preservation Grants** 

Repairs	70 Homes	\$536,537
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During Fiscal Year 2003, USDA Rural Development invested \$26,847,517 in rural rental housing loans, deep subsidy rental assistance, and single family housing repairs in rural areas of Louisiana through Multi-Family Housing Programs.

Almost \$27 million invested in rural Louisiana through Multi-Family Housing Programs

**Businesses** Land

**Equipment** 

Roads

Industry

**Water Lines** Broadband

Fire Trucks Fire Stations

**Training** 

Schools Generators Municipal Facilities
Electricity Telephones Healthcare

**Business Incubators** Fire Fighter Equipment Índustrial Parks

### **USDA Rural Development**

**Improving Quality of Life** 

pportunity -
<b>Economic</b> (
Increasing

Community Programs	\$44,933,159
Business Programs	\$37,772,580
Single Family Housing Programs	\$114,090,367
Multi-Family Housing Programs	\$26,847,517
Total FY 2003 Investment in Rural Louisiana	\$223,643,623

**Responding to Needs** 

Almost \$224 million invested in rural Louisiana during Fiscal Year 2003.



# **Contact Our Offices**

Acadia Allen **Ascension Assumption** Avoyelles Beauregard Bienville **Bossier** Caddo Calcasieu Caldwell Cameron Catahoula Claiborne Concordia DeSoto **East Baton Rouge East Carroll** East Feliciana Evangeline Franklin Grant Iberia Iberville **Jackson Jefferson Jefferson Davis** Lafayette Lafourche LaSalle Lincoln Livingston Madison Morehouse **Natchitoches** Orleans Quachita **Plaquemines Pointe Coupee** Rapides Red River Richland **Sabine** St. Bernard St. Charles St. Helena St. James St. John the Baptist St. Landry St. Martin St. Mary St. Tammany Tangipahoa Tensas Terrebonne Union Vermilion Vernon Washington Webster West Baton Rouge West Carroll West Feliciana



Visit our webpage at: http://www.rurdev.usda.gov/la/

Rural America is full of promise.

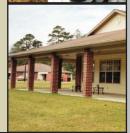
USDA Rural Development is helping fulfill the promise.

Rural Development was created in 1994 when rural economic and community development programs that had been administered among various USDA agencies were forged into a more responsive delivery system. With this action, the Farmers Home Administration, Rural Development Administration, Rural Electrification Administration and Agricultural Cooperative Service passed into history, but their tradition of service to America is being carried on by USDA Rural Development.

### USDA Rural Development

- Increasing
   Economic
   Opportunity in Rural America
- Improving the Quality of Life in Rural America
- Being Responsive to Customer's Needs











### Monroe Area Office - Area I

2410 Old Sterlington Road, Suite C Monroe, Louisiana 71203 Telephone: (318) 343-4467 Parishes Served:

Caldwell, Catahoula, Claiborne, Concordia, East Carroll, Franklin, Jackson, LaSalle, Lincoln, Madison, Morehouse, Ouachita, Richland, Tensas, Union, and West Carroll

### Natchitoches Area Office - Area II

6949 Louisiana Highway I Bypass, Suite 103 Natchitoches, Louisiana 71457 Telephone: (318) 352-7100

### **Parishes Served:**

Avoyelles, Bienville, Bossier, Caddo, DeSoto, Grant, Natchitoches, Rapides, Red River, Sabine, Vernon, Webster, and Winn

**Offices** 

### Lafayette Area Office - Area III

Whitney National Bank Building 905 Jefferson Street, Suite 320 Lafayette, Louisiana 70501-7913 Telephone: (337) 262-6601

### **Parishes Served:**

Acadia, Allen, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson Davis, Lafayette, St. Landry, St. Martin, St. Mary, and Vermilion

### **Amite Area Office - Area IV**

805 West Oak Street, Room 3 Amite, Louisiana 70422 Telephone: (985) 748-8751

### Parishes Served:

Ascension, Assumption, East Baton Rouge, East Feliciana, Jefferson, Iberville, Lafourche, Livingston, Orleans, Plaquemines, Pointe Coupee, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Tammany, Tangipahoa, Terrebonne, Washington, West Baton Rouge, and West Feliciana

### usda Rural Development

# For more information on this report, contact:

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Fax: (318) 473-7661

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For more information on the programs available through USDA Rural Development, please visit our webpage at:

### http://www.rurdev.usda.gov/la/

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